



Department of Regulatory Agencies

Division of Insurance

Bulletin No. B-1.13

On-Line Complaint Verification

I. Background and Purpose

The purpose of this bulletin is to explain and provide guidance regarding the on-line process of the Colorado Division of Insurance ("Division") available to an insurer or carrier for its verification with the Division's record of closed complaint files.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin is intended for all entities licensed to do business in the state of Colorado.

III. Division Position

Existing law requires insurers and carriers to maintain records of all written complaints it receives. Additionally, the Division has an on-line verification process available to ensure the accuracy of the information that is made available to the public by the Division regarding the number of written complaints it has received for an insurer or carrier.

The procedures for accessing the Division's on-line closed complaint information are included as part of this bulletin. Each company's information will be password protected to ensure the security of the information. It will be the company's responsibility to appoint the individual who will be responsible for verifying the complaint information. The process for that individual to "register" with the Division is found in Appendix A.

The Division's complaint information found on-line will only indicate the Division's complaint file number, company name, complainant name, the date the complaint was opened, the date it was closed by the Division and a short description indicating the line of insurance coverage.

It is not a Division requirement that a company access the on-line process to compare its complaint record with that of the Division. But, it should be noted that the information listed on-line will be used to provide and publish the Division's annual complaint ratio and index reports, accessible to the public on our website. It is recommended that companies use the on-line process to reconcile its complaint records on at least a quarterly basis. The deadline for reviewing the prior year's complaints on-line is each January 31.



Consumer protection
is our mission

IV. Additional Division Resources

For More Information

Colorado Division of Insurance
Consumer Affairs
1560 Broadway, Suite 850
Denver, CO 80202
Tel. 303-894-7490
Internet: dora.colorado.gov/doi

V. History

- Originally issued as bulletin 21-04, December 8, 2004.
- Reissued May 8, 2007.
- Reissued February 27, 2013.

Appendix A

State of Colorado Colorado Division of Insurance On-Line Complaint Reconciliation Instructions

Getting Started

The Colorado Division of Insurance On-Line Complaints Reconciliation process allows insurance companies to reconcile complaints received by the Division of Insurance. Complaints can be reviewed and reconciled at any time during the current calendar year by visiting our website (www.dora.colorado.gov/doi) and, from the Division's home page, by selecting "Industry", "Online Tools", and then the "On-Line Complaints Reconciliation" link. The following screen will appear:

The screenshot shows the login page for the Colorado Division of Insurance's On-Line Complaint Reconciliation website. At the top, there is a banner with the Colorado state seal and the text "Colorado The Official State Web Portal Division of Insurance". Below the banner, the page title is "Colorado Division of Insurance: Online Complaint Reconciliation". A welcome message reads: "Welcome! to the Department of Regulatory Agencies, Colorado Division of Insurance Online Complaint Reconciliation website." Below this, there are four bullet points providing instructions: 1. Please enter your E-Mail Address and Password. Click on the "LOGIN" button to login. 2. If you are a first time visitor to the online complaint reconciliation website, you will need to request a login to receive a password. Click the "REQUEST A LOGIN" button. 3. If you have forgotten your password, please enter your E-Mail address and click on the "E-MAIL PASSWORD" button. 4. If you are having problem or have question please contact the Colorado Division of Insurance. Below the instructions, there are three input fields: "E-Mail Address:" with a red asterisk, "Password:" with a red asterisk, and a "Login" button. Below the login button are two more buttons: "E-Mail Password" and "Request a Login". At the bottom of the form, there is a red asterisk and the text "Indicates required field". Below the form, there are links for "Forgot your Password?", "Forgot your Username?", and "Forgot your Email Address?". At the very bottom, there is a footer with contact information for the Colorado Division of Insurance, including the address "1500 Broadway, Suite 1500, Denver, CO 80202", phone number "303.866.6000", and website "www.dora.co.gov".

If you are a first time visitor to the online complaint reconciliation website, you will need to request a login to receive a password.

CLICK "Request a Login"

Complete all of the required fields and make sure the fields contain accurate information. Once the information is entered, CLICK "Register" to submit the information. You will receive a message that your information has been received by the Colorado Division of Insurance. Your request will be reviewed and confirmed by the Division and it will either be accepted or rejected.

- If accepted, a confirmation and password will be sent to the email address you provided.
- If rejected, an email will be sent to the email address you provided with an explanation.

Please allow up to 48 hours to receive an email response.

Note: If you are the administrator for a group of companies, additional NAIC numbers can be added to your account to review all complaints for all companies for your convenience. To add new IDs to an existing account, please identify the additional companies in an email to: DORA_INS_Website@state.co.us.

How to Reconcile Complaints

From the complaints reconciliation main page, enter your email address and password.

CLICK "Login"

The insurance company name(s) associated with your password will appear asking you to select an organization for review.

CLICK "Process Organization"

You will see a list of complaints for that specified company, filed with the Colorado Division of Insurance. Please review each complaint and select "Agree" or "Disagree", as appropriate. Comments are required for a "Disagree" status and it should only be used in situations where the information listed is incorrect and it should not be used to "disagree" with the facts or resolution of the complaint. It is very important that you provide adequate information regarding any disagreement, as only this information will be used by Division staff to investigate the disagreement.

CLICK the "Save Changes" button to save your entries.

All complaints for the prior year must be reviewed by January 31 as access to these complaints will be removed on February 1.

All complaints with a "Disagree" status will be investigated by the Division. The complaint will either be amended or communication with the company will occur explaining the Division's final position. If Division staff agrees the company name is incorrectly applied, they will change the company name and the complaint will be listed on the correct company's report. If the complaint should have been closed as an "Inquiry" rather than a "Complaint", the Division will make the code change and the case file number will drop from the complaint list. If the company initially disagrees but the complaint is then confirmed by the Division with the company, the company should change its "Disagree" to "Agree".